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## SOCIOLOGICAL NOTES.

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### **Practical Training in Commerce and Economic Geography.—**

In the United States Consular Reports for June, 1899, there is published the following abstract, taken from an article in the Belgian *Times and News* of February 25, showing the plans of the higher Commercial Institute of Antwerp for the education of the commercial classes of the community. It is interesting to note how closely it parallels what is being attempted at last in a few American cities and it foretells what must be done on an increasing scale in this country if the social sciences are to be turned into the practically useful channels in the next generation that the natural sciences have been in the past. The Universities of Pennsylvania, Columbia, Chicago and California have already made a good beginning in opening up courses in commerce, geography and transportation, and a body of well-trained men will soon be equipped to undertake effectively the larger work of making such training available to business men, clerks and to younger students in the secondary schools and higher schools of the larger cities.

In Antwerp the facilities offered are as follows: The students are divided into two classes—the “regular” and the “free.” The former attend all the lectures with a view to obtaining a diploma at the end of two years, which period constitutes the prescribed course of study, except for those preparing for the Belgian consular service, for whom a third year’s course has been added. The “free” student follows only the courses of lectures which he considers of importance to his commercial career.

The instruction is practical as well as theoretical. The transactions of commercial and counting houses are practiced, and all questions relating to the theory of exchanges are accurately described. The correspondence of the “office” must be conducted by the student himself, and that, too, in French, German and English, which languages are obligatory. He must also be competent to correspond in one other foreign language, the choice generally being from the Spanish, Italian or Dutch. The Russian language is also taught; its study is not obligatory. The principles of political economy, of international commercial law, and of customs legislation are also inculcated. The geographical and economical condition of foreign

countries are studied from carefully compiled data, and the relative value of raw material, from different sources of supply, is inquired into and noted.

The student is also encouraged to take a close interest in the political events of the day, so far as these affect commercial interests ; and the latest consular reports from all countries are placed at his disposal, so that he later on may be in a position to make a report upon the commercial prospects of any country in which he may happen to be.

Another important feature of the Antwerp institute is the bestowal of traveling scholarships on the most deserving students of Belgian nationality. A sum of nearly £2,000 per annum is devoted to this object. A student who has passed his final examination with credit is entitled to offer himself as a candidate for one of these scholarships or "bourses," as they are called. If one be granted, he proceeds abroad, with the certainty of enjoying, for three years at least, an annual income of about £200. He is thus relieved of the necessity of accepting the first situation that is offered to him and can devote the whole of his time, if necessary, to the study of the economic condition of the country in which he resides. He must periodically send home a detailed report of the result of his observations. By his previous training, he is enabled to do this effectively ; and these reports, after being noted by the government, are utilized by the students in the prosecution of their studies.

Down to the end of 1892, sixty-two students had been thus sent abroad ; the countries chosen for residence being Algeria, Morocco, the Cape, Japan, China, India, Canada, the United States, the Argentine Republic, Brazil, Colombia, Venezuela, Chile, Mexico, Cuba, Philippine Islands, Australia and New Zealand—in fact, those countries in which Belgium is seeking to place her manufacturers. Of these sixty-two students, twenty-seven have remained in the countries to which they proceeded and are now doing well as merchants or commercial agents ; sixteen are established in European countries, also as merchants ; and two have entered the service of the Japanese Government as teachers of the commercial sciences.

It will now probably be asked what is the cost to parents of a higher commercial education, such as that given at the institute at Antwerp. It is very small, the expenses of maintaining the establishment being borne by the Belgian Government in part and the rest by the Antwerp municipality. Each student pays a fee of about £10 the first year and £12 the second, the total amount thus raised being given as honorarium to the professors to supplement their salaries.

The government does its best to procure a really competent teaching

staff, and pays so much a year to each "chair," giving a pension to the professors after a certain number of years' service.

**Working Girls' Societies.**—In the report of the New York Association of Working Girls' Societies for the year 1898-99, Miss Grace H. Dodge, the secretary, says that "the New York Association at the close of its fifteenth year feels that it has accomplished much for the club movement among busy women. All over the country clubs are being organized and it is from our city that they received their first impulses." In another place she states that, "the past year has been an uneventful one and yet one full of earnest inner life. The clubs have shown a true spirit of loyalty and interest. The membership of certain of the clubs is smaller than last year but the . . . synopsis of the reports shows that after fifteen years the club impulses and co-operation are as real as they were in the early months; also that experience has taught many lessons."

The New York Association is composed of seventeen clubs in or near New York City and nine associate members, or clubs, too far from the city to be represented in the meetings. The total number of individuals in the association is 2,000 and it has established for the benefit of its members three Holiday Houses, an Alliance Employment Bureau and the Mutual Benefit Fund. Almost all the clubs report classes in dressmaking, millinery, cooking and practical talks. Various philanthropic measures for the benefit of others than members of the clubs are sometimes undertaken by the clubs, for instance, Christmas entertainments for poor children. The report for the current year says that the business status of each club, which is usually governed by a council, is most satisfactory. There is a spirit of co-operation, self-government, self-reliance and an effort toward self-support manifested in all the clubs.

Miss Dodge's report then gives a little summary of each of the seventeen clubs, its membership and its activity.

**The Provident Loan Society of New York.**—The extortions of pawnbrokers in the rates charged many unfortunate poor persons who had to make use of such opportunities to obtain ready money has led to the establishment of relief measures of various kinds in different cities. The Provident Loan Society of New York is one of the most extensive of these experiments. Its fourth annual report for the calendar year 1898, is a most encouraging one concerning the results of its work and the effect that it is having upon the business of pawnbroking. It should be noted, however, that this society has scarcely reached as yet the poorest people, who are perhaps most imposed upon, although it has rendered efficient aid to many of the more independent poor of New York. The reason it has not reached the lower class is

because of the necessary limitations the society has felt obliged to impose upon the character of goods received as security for loans.

From the report of the president, Mr. James Speyer, we quote the following statement, which gives some insight into the nature of the work and the results of the activities of the Provident Loan Society of New York:

"The results obtained by our society during the year 1898 have been very satisfactory in every respect.

"From the statements contained in the treasurer's report . . . it appears that, barring entirely unforeseen events, our work now rests on a sound financial basis.

"During 1898 loans were made amounting to almost \$900,000, on over 41,000 different pledges. And of all loans that matured during this period, only about 1½ per cent were not repaid when due.

"We earned all our fixed and other charges, and after paying the regular interest on the certificates of contribution, we were in a position to increase our reserve fund by about \$15,000. The latter now stands at about \$40,500, which sum is employed in our daily business. The certificates of contribution now amount to \$250,000.

"Early in the year the trustees resolved to retire the then outstanding debenture bonds . . . and to replace them by an issue of five per cent gold debenture bonds, which was carried through.

"In order to provide the larger working capital necessary for the increasing demands upon our society, we have sold \$91,000 additional of these gold debenture bonds at par and interest, making the total amount outstanding at the end of the year \$283,500.

"During the year 1898 we have granted loans to about 40,000 persons, making a total since organization of about 135,000 persons, but these figures only give a very indefinite and small idea of the good accomplished.

"While our financial results clearly demonstrate that loans can be made on the pledge of personal property at less than the existing legal rate of interest allowed to pawnbrokers and still yield a fair return on the capital employed, our competition, by making loans below the legal rate (a competition which must certainly be considered as perfectly legitimate in this as in any other business) has had a far-reaching effect. A great many pawnbrokers have reduced their rates, and some even advertise that they are willing to loan at the same rate as the Provident Loan Society.

"The close of 1898 has brought us the realization of one of our most earnest wishes—the establishment and opening of our first branch office (Branch A, the Eldridge Street Branch). It is admirably situated in the building of the University Settlement Society, corner

Eldridge and Rivington streets. The office, with connecting fire-proof vaults and basement for storage purposes, has been especially constructed and furnished for our needs.

"The people of this densely populated part of our city—perhaps the most densely populated square mile of any city in the world—have already begun to avail themselves of the opportunities we offer those in temporary distress.

"The results achieved by our society since its organization justify the statement that it has now passed the experimental period and that its usefulness ought to be expanded wisely and conservatively. There ought not to be now any difficulty in obtaining additional funds as needed, and the good which the society can accomplish will only be limited by the funds at its command."

**Public Employment Bureaus in Germany.**\*—The establishment of public employment bureaus, by municipality or state, has proceeded much further in Germany than with us in the United States, where up to date only the states of Ohio, California and New York can boast of such institutions. In Germany the number is now sufficiently large to admit of a central organization, and the movement of sufficient importance to warrant the holding of an annual conference, the first of which took place on September 27-29, 1898, in Munich. According to the stenographic report of this meeting, fifty-eight cities, with sixty-eight public employment bureaus, were represented at the convention; of these thirty were maintained by municipalities and eight by provinces, the others belonging to philanthropic or labor organizations.

The report of the meeting consists of half-a-dozen papers and the ensuing discussion on the three appointed topics: (1) What can the employment bureaus accomplish in securing labor for agricultural districts? (2) statistics of the employment of labor; and (3) should a fee be exacted by the agencies? On the first subject papers were read by Dr. Nauman, of Hamburg; Bürgermeister Thoma, of Freiburg, and Dr. Treuter, of Halle a. S., by all of whom the chronic complaint of the agrarians, that laborers will not stay on the farms, was recognized and variously explained. In searching for the remedy there was less unanimity of opinion. All held it desirable that the laborers should be kept on the farms, but differed as to the methods by which the agencies could most effectively assist in attaining this object.

The possibility of securing accurate and useful statistics from the bureaus was discussed by Dr. Bleicher, director of the statistical bureau

\*Communication of A. C. Richardson, Buffalo, N. Y.

†Contributed by Dr. Ernest L. Bogart, the Indiana University, Bloomington, Ind., based on "Schriften des Verbandes Deutsches Arbeitsnachweise, Nr. 1." Gratisbeilage zu Nr. 11. der Socialen Praxis. Pp. xvi, 132. Berlin: 1899.

at Frankfurt a. M., and Dr. Jastrow, docent at the University of Berlin. Dr. Bleicher pointed out the limited value of the statistics printed by the various bureaus at the present time. Not only do the operations of the public agencies cover but a small part of all the transactions in the labor market, but even such figures as they do compile are not readily comparable among themselves. Perhaps the chief difficulty lies in the different lengths of the *Vormerkungsfrist*, within which an application expires and must be renewed—a period which varies from one day in Hamburg to three weeks in Breslau. In spite of these facts Dr. Jastrow believed that even in their present state the statistics may be used. He pointed out that he had already accurately traced the condition of the labor market on the basis of these statistics in the "*Arbeitsmarkt*" (of which he has been the editor for a little less than two years), and that his conclusions agreed closely with those of the stock and produce exchanges. The treatment of the third topic was summary, the general conclusion being that the bureaus should be free to those using them.

In spite of the rather negative character of the results reached by the conference, the report is valuable as showing the importance and extent, in Germany, of a movement which is destined to receive increased attention in the United States.

**Prison Questions in Massachusetts.**—The association formed in Boston to make effectual the work of the Commission on State Charitable and Reformatory Interests is still actively at work. At a meeting held late in January Mr. Joseph Lee, the vice-president, told of work done by the association in the last year, mentioning especially the legislation provided by the medical men. He pointed to the necessity of stimulating prison officers in their work. Proper measures of reform ought to be brought forward from time to time, and more interest should be manifested in them than was shown recently in the movement to provide playgrounds for children. There should be organization for preventive as well as for charitable work.

Mr. Joseph G. Thorpe, of the Massachusetts Prison Association, made a strong plea for the state control of all prison institutions. He showed that for the reformatory treatment of prisoners the county institutions were not fit, with their lack of classification and other disadvantages. Last year, as compared with the 2,682 prisoners sent to the state prisons, the county institutions, numbering twenty-two, received 27,114. The cost of county prisons, moreover, was largely in excess of that of the state prisons. The keepers were not to blame for the conditions, but the county prisons showed great lack of uniformity in management and discipline. When these prisons were

brought under the control of the state, it would be possible to discriminate between the various classes of prisoners, and to bring those reforming influences to bear which prisoners needed.

At present the county institutions were schools of crime. There existed, moreover, an utterly absurd confusion of responsibility, which the speaker described. "What we are asking," he said, "is simply an extension of the principle which the state has already recognized."

Mr. Joseph Lee then submitted a constitution of the new body it was proposed to form, under the name of "The Massachusetts Civic League," with the purpose of "informing and organizing public sentiment on matters pertaining to the charitable and reformatory institutions of the commonwealth."

The constitution was adopted and the following officers were appointed: Bishop Lawrence, president; Mrs. Mary Morton Kehew, secretary; Mrs. Louis Brandels, treasurer.

The league voted to take up the question of county prisons as its legislative work during the year.

Mrs. Lincoln finally told some of her observations during a recent visit to the county prisons. She complained of women coming under the control of men, of the prisoners generally having no outdoor exercise in some of the prisons, even when committed for three years, and of the keeping of babies in the prisons with their mothers. She mentioned that she found the same treatment being given to a woman who had kept a disorderly house, and to her daughter, who had been one of the victims.

Public sentiment in favor of the abolition of capital punishment seems to be growing throughout the state. An organization was formed in Boston in January known as the "Society for the Abolishing of Capital Punishment." Its officers are Mrs. Florence Spooner, president; Rev. Stanley Searing, treasurer, and several vice-presidents, including such names as Julia Ward Howe, Colonel Thomas Wentworth Higginson, William Lloyd Garrison, Charles W. Birtwell, Colonel Frank Dalton, of the State Legislature, and Henry Naphen, of the Massachusetts delegation in Congress. It is thought that the bill to abolish capital punishment to be introduced in the Massachusetts Legislature will soon become law.